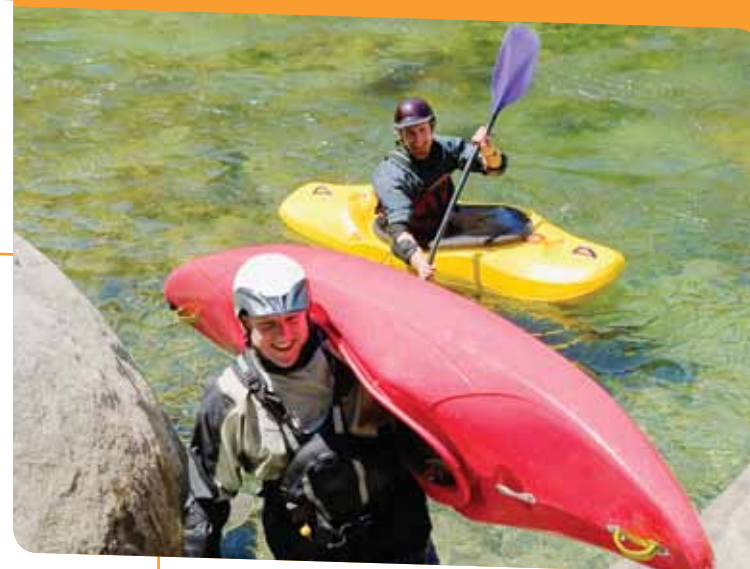


## New plans for Fall 2010!

**Get unparalleled flexibility to create a health benefits package that's customized for your small business.**

- Choose any combination of 21 plans with a wide range of benefits and price points — offer one plan, all plans or mix-and-match.
- Each employee can pick a plan that's just right for their budget and health care needs.
- Gain more financial control through employer contributions as low as 50% or \$125 per employee.
- Enjoy easy administration and online tools.

**Let us work with you to develop a coverage strategy that makes sense for you and your business.**



**GET THE DETAILS**

**Just call your Anthem authorized agent or call 866-287-1592 to learn more.**

# EmployeeElect Quick Reference Guide

## EmployeeElect Product Suite for Small Businesses

Per-member in-network costs are shown here.

What Are Your Priorities?	Plans	Annual Deductible	Annual Out-of-Pocket Maximum (includes deductible unless noted and excludes most copays)	Office Visits (not subject to deductible unless noted)	Prescription Drugs	Inpatient Hospital Coinsurance	Relative Price Low ← → High
<b>Affordable Coverage</b> Our most affordable PPO plans provide solid coverage at budget-friendly prices.	<b>NEW</b> PPO \$50/\$75 Copay GenRx	\$1,500	Deductible + \$4,500	\$50 (primary care physician) \$75 (specialists)	\$15 generic	40% after deductible	
	PPO \$45 Copay GenRx	\$750	Deductible + \$4,000	\$45	\$15 generic	40% after deductible	
	PPO \$35 Copay GenRx	\$500	Deductible + \$3,500	\$35	\$15 generic	30% after deductible	
<b>Balanced Costs and Benefits</b> Mid-range PPO plans offer an ideal balance between cost and comprehensive benefits.	<b>NEW</b> PPO \$40/\$60 Copay \$5000 Deductible	\$5,000	Deductible + \$3,000	\$40 (primary care physician) \$60 (specialists)	\$15/40/60/30%*	30% after deductible	
	<b>NEW</b> PPO \$30/\$60 Copay \$3000 Deductible	\$3,000	Deductible + \$3,000	\$30 (primary care physician) \$60 (specialists)	\$15/40/60/30%*	30% after deductible	
	<b>NEW</b> PPO \$30/\$60 Copay \$2000 Deductible	\$2,000	Deductible + \$3,000	\$30 (primary care physician) \$60 (specialists)	\$15/40/60/30%*	30% after deductible	
	<b>NEW</b> PPO \$25/\$50 Copay \$1500 Deductible	\$1,500	Deductible + \$2,500	\$25 (primary care physician) \$50 (specialists)	\$15/40/60/30%*	20% after deductible	
<b>Top-of-the-Line</b> Our high-end PPO plans have great benefits and the most comprehensive coverage.	<b>NEW</b> PPO \$25/\$50 Copay \$1000 Deductible	\$1,000	Deductible + \$3,000	\$25 (primary care physician) \$50 (specialists)	\$15/40/60/30%*	20% after deductible	
	<b>NEW</b> PPO \$20/\$40 Copay \$500 Deductible	\$500	Deductible + \$2,500	\$20 (primary care physician) \$40 (specialists)	\$15/40/60/30%*	20% after deductible	
<b>Consumer-Driven Plans</b> These comprehensive PPO plans expand member control and financial opportunities.	Lumenos HSA \$5,000 100%	\$5,000	\$5,800	0% after deductible	\$15/40/60/30%* after deductible	0% after deductible	
	Lumenos HSA \$3,000 80%	\$3,000	\$5,000	20% after deductible	20% after deductible	20% after deductible	
	<b>NEW</b> Lumenos HSA \$3,000/90%	\$3,000	\$5,000	10% after deductible	10% after deductible	10% after deductible	
	Lumenos HSA \$2,000 80%	\$2,000	\$5,000	20% after deductible	20% after deductible	20% after deductible	
	Lumenos HSA \$3,000 100%	\$3,000	\$4,000	0% after deductible	\$15/40/60/30%* after deductible	0% after deductible	
	<b>NEW</b> Lumenos HSA \$2,000/90%	\$2,000	\$5,000	10% after deductible	10% after deductible	10% after deductible	
	Lumenos HIA Plus 3000	\$3,000	\$4,000	0% after deductible	\$15/40/60/30%* after deductible	0% after deductible	
	Lumenos HIA Plus 2000	\$2,000	\$3,000	0% after deductible	\$15/40/60/30%* after deductible	0% after deductible	
<b>Predictable Costs</b> HMO plans are ideal for those who want to simplify decision-making and pay predictable costs.	HMOSelect \$45 GenRx \$1,500**	\$1,500	\$4,000	\$45 (primary care physician) \$60 (specialists)	\$15 generic	40% after deductible	
	HMOSelect \$40 Copay \$1,000**	\$1,000	\$4,000	\$40 (primary care physician) \$60 (specialists)	\$15/40/60/30%*	30% after deductible	
	Classic HMOSelect**	None	\$3,000	\$20 (primary care physician) \$40 (specialists)	\$15/40/60/30%*	\$500 copay	
	Classic HMO	None	\$3,000	\$20 (primary care physician) \$40 (specialists)	\$15/40/60/30%*	\$500 copay	

\*30% coinsurance to a maximum of \$250

\*\* The HMOSelect network is currently available in the seven-county Denver metro area (Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas and Jefferson counties), and Elbert, El Paso and Teller counties

**Important:** This chart is designed to help employers begin the selection process. It does not contain adequate information to make a final decision. Do not submit an application until you review each plan's Health Benefits Plan Description Form and certificate.

The relative scale differs for HMO products. The scale is to be used for comparison to other HMO products only.

This summary of benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits.

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